

CUNY SPS DATA 621 - CTG5 - HW4

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1 DATA EXPLORATION

In this assignment we explore, analyze and model a dataset containing 8,161 observations with 25 variables each representing a customer at an auto insurance company. Two of the 25 features are target variables and 23 are predictors. One of the target variables, **TARGET_FLAG**, is a binary categorical variable where a value of 1 indicates that the customer has made a claim related to a car crash and a value of 0 indicates they have not. The other target variable, **TARGET_AMT**, is a continuous numerical variable representing the payout amount of a claim, if any. Of the remaining 23 predictor variables, 13 are categorical and 10 are numerical.

Using this data, we will compose and evaluate several types of models with the following objectives: - Logistic classification models that aim to predict the probability that a person crashes their car - Multiple linear regression models that aim to predict the amount of money it will cost if the person does crash their car

The intended use case for these models is actuarial in nature: specifically, to calculate insurance rates commensurate with policyholders' (or policy applicants') potential risk levels, based on attributes such as income, age, distance to work, tenure as customers, etc.

Table 1: Data Dictionary

VARIABLE	DEFINITION	TYPE
TARGET_FLAG	car crash = 1, no car crash = 0	binary categorical response
TARGET_AMT	car crash cost = >0, no car crash = 0	continuous numerical response
AGE	driver's age - very young/old tend to be risky	continuous numerical predictor
BLUEBOOK	\$ value of vehicle	continuous numerical predictor
CAR_AGE	age of vehicle	continuous numerical predictor
CAR_TYPE	type of car (6types)	categorical predictor
CAR_USE	usage of car (commercial/private)	binary categorical predictor
CLM_FREQ	number of claims past 5 years	discrete numerical predictor
EDUCATION	max education level (5types)	categorical predictor
HOMEKIDS	number of children at home	discrete numerical predictor
HOME_VAL	\$ home value - home owners tend to drive more responsibly	continuous numerical predictor
INCOME	\$ income - rich people tend to get into fewer crashes	continuous numerical predictor
JOB	job category (8types, 1missing) - white collar tend to be safer	categorical predictor
KIDSDRV	number of driving children - teenagers more likely to crash	discrete numerical predictor
MSTATUS	marital status - married people drive more safely	categorical predictor
MVR_PTS	number of traffic tickets	continuous numerical predictor
OLDCLAIM	\$ total claims in the past 5 years	continuous numerical predictor
PARENT1	single parent	binary categorical predictor
RED_CAR	a red car	binary categorical predictor
REVOKE	license revoked (past 7 years) - more risky driver	binary categorical predictor
SEX	gender - woman may have less crashes than man	binary categorical predictor
TIF	time in force - number of years being customer	continuous numerical predictor
TRAVTIME	distance to work	continuous numerical predictor
URBANCITY	urban/rural	binary categorical predictor
YOJ	years on job - the longer they stay more safe	continuous numerical predictor

Inspection of the target variables reveals that where **TARGET_FLAG** has values of 0 (i.e. no claim) **TARGET_AMT** also has values of 0 (i.e. no payout), which is logically consistent.

1.1 Summary Statistics

We summarize continuous and categorical variables separately.

Table 2: (#tab:t2.1)Summary statistics

	n	min	mean	median	max	sd
TARGET_AMT	8161	0	1504.3	0	107586	4704.0
AGE	8155	16	44.8	45	81	8.6
YOJ	7707	0	10.5	11	23	4.1
INCOME	7716	0	61898.1	54028	367030	47572.7
HOME_VAL	7697	0	154867.3	161160	885282	129123.8
TRAVTIME	8161	5	33.5	33	142	15.9
BLUEBOOK	8161	1500	15709.9	14440	69740	8419.7
TIF	8161	1	5.3	4	25	4.2
OLDCALLM	8161	0	4037.1	0	57037	8777.1
MVR_PTS	8161	0	1.7	1	13	2.1
CAR_AGE	7651	0	8.3	8	28	5.7

EDUCATION, JOB, CAR_TYPE, KIDSDRIV, HOMEKIDS, AND CLM_FREQ each comprise multiple categories. On the other hand, PARENT1, SEX, MSTATUS, CAR_USE, RED_CAR, REVOKED, URBANICITY are all binaries.

Table 3: (#tab:t2.2)Summary statistics for Categorical Variables

EDUCATION	JOB	CAR_TYPE	KIDSDRIV	HOMEKIDS	CLM_FREQ
<High School:1203	Blue Collar :1825	Minivan :2145	0:7180	0:5289	0:5009
Bachelors :2242	Clerical :1271	Panel Truck: 676	1: 636	1: 902	1: 997
Masters :1658	Professional:1117	Pickup :1389	2: 279	2:1118	2:1171
PhD : 728	Manager : 988	Sports Car : 907	3: 62	3: 674	3: 776
High School :2330	Lawyer : 835	Van : 750	4: 4	4: 164	4: 190
NA	Student : 712	SUV :2294	NA	5: 14	5: 18
NA	(Other) :1413	NA	NA	NA	NA

Table 4: (#tab:t2.2)Summary statistics for Binary Categorical Variables

PARENT1	SEX	MSTATUS	CAR_USE	RED_CAR	REVOKED	URBANICITY
No :7084	M:3786	Yes:4894	Commercial:3029	no :5783	No :7161	Urban:6492
Yes:1077	F:4375	No :3267	Private :5132	yes:2378	Yes:1000	Rural:1669

Examining the dispersion of claims between variables, it looks like likelihoods are higher for drivers who are male, urban, blue collar, unmarried, or parents; as well as for those with commercial vehicles or a revoked license.

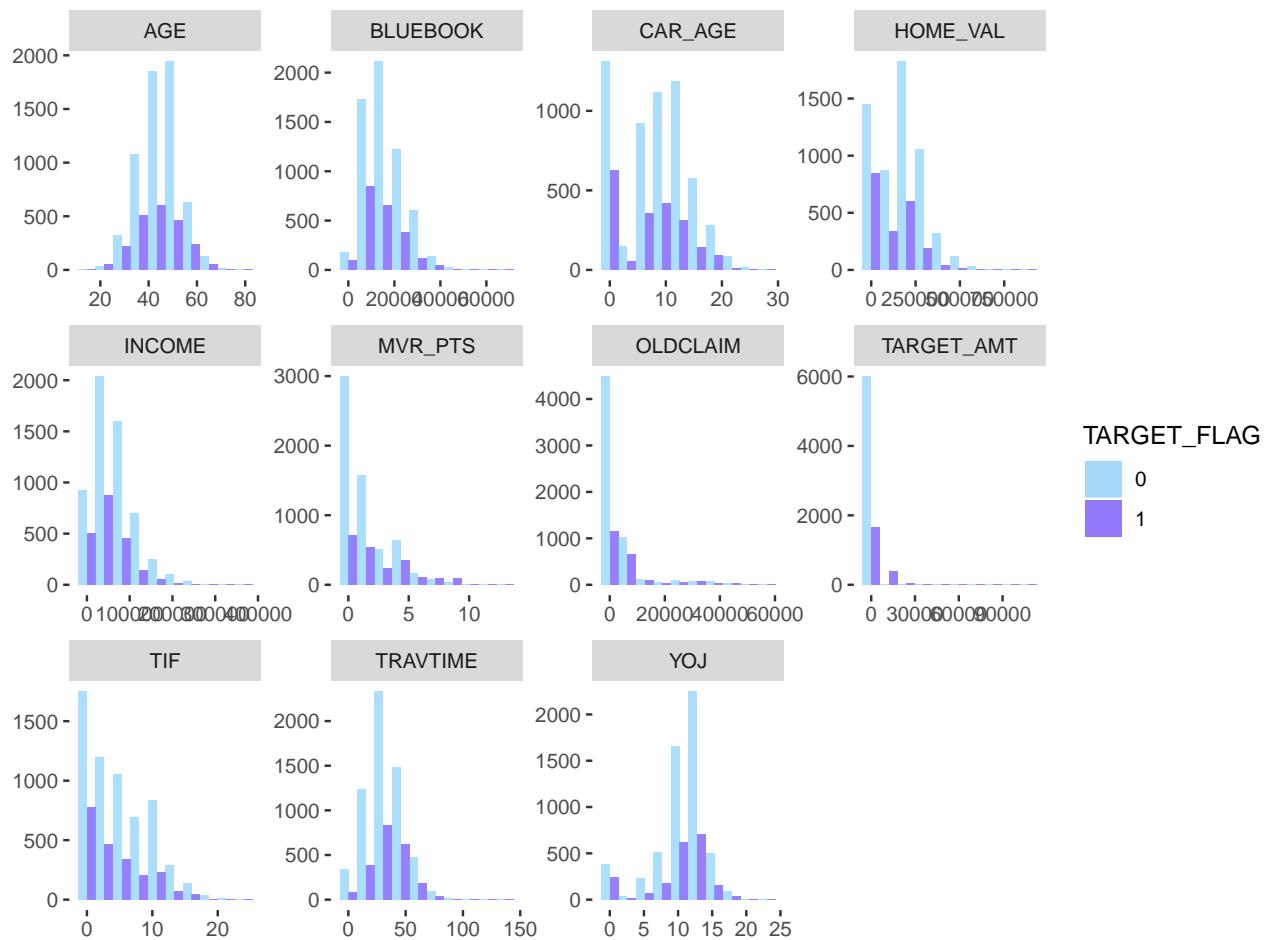


Figure 1: Numeric Data Distributions as a Function of TARGET_FLAG

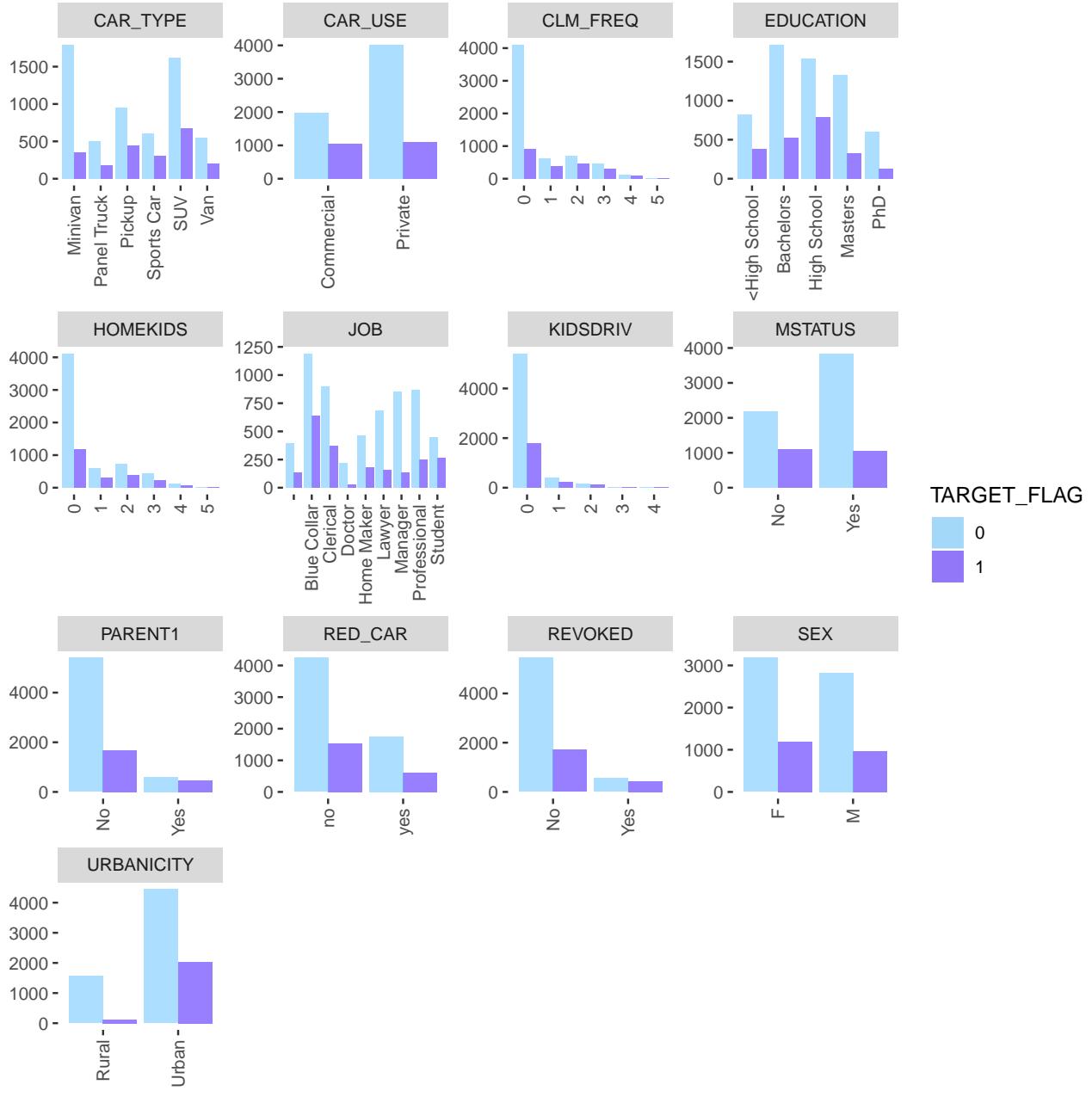


Figure 2: Categorical Data Distributions as a Function of TARGET_FLAG

The scale of continuous variables' distributions are considerably different and difficult to visualize together. Scaling the distribution of based on the standard deviation reveals that outliers are very abundant for certain continuous variables, particularly OLDCLAIM, INCOME, TRAV_TIME, BLUEBOOK, and to a lesser extent HOME_VAL and TIF.

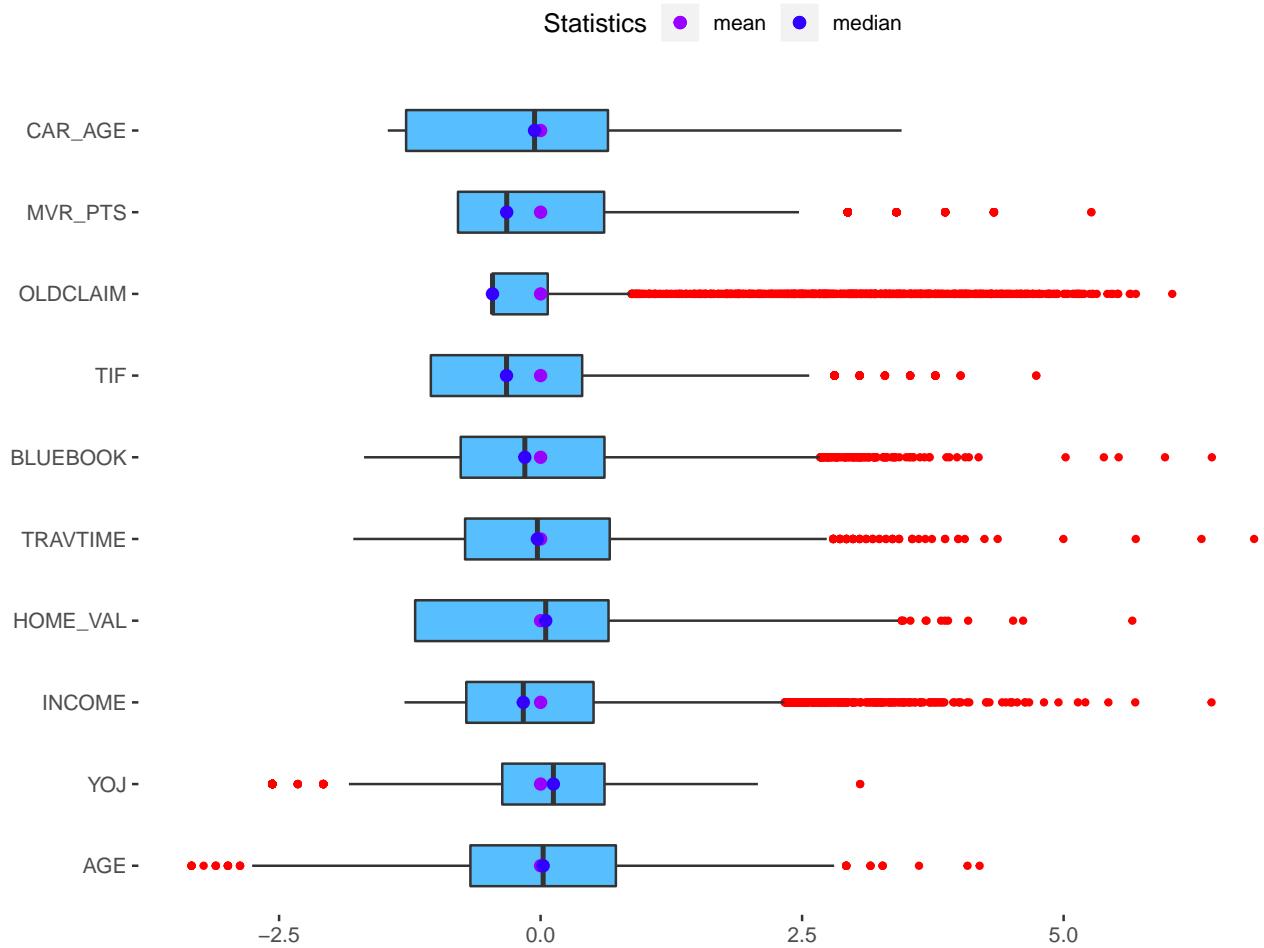


Figure 3: Scaled Boxplots

[JO: WEREN'T WE GO TO TOSS THE NEXT CHART?]

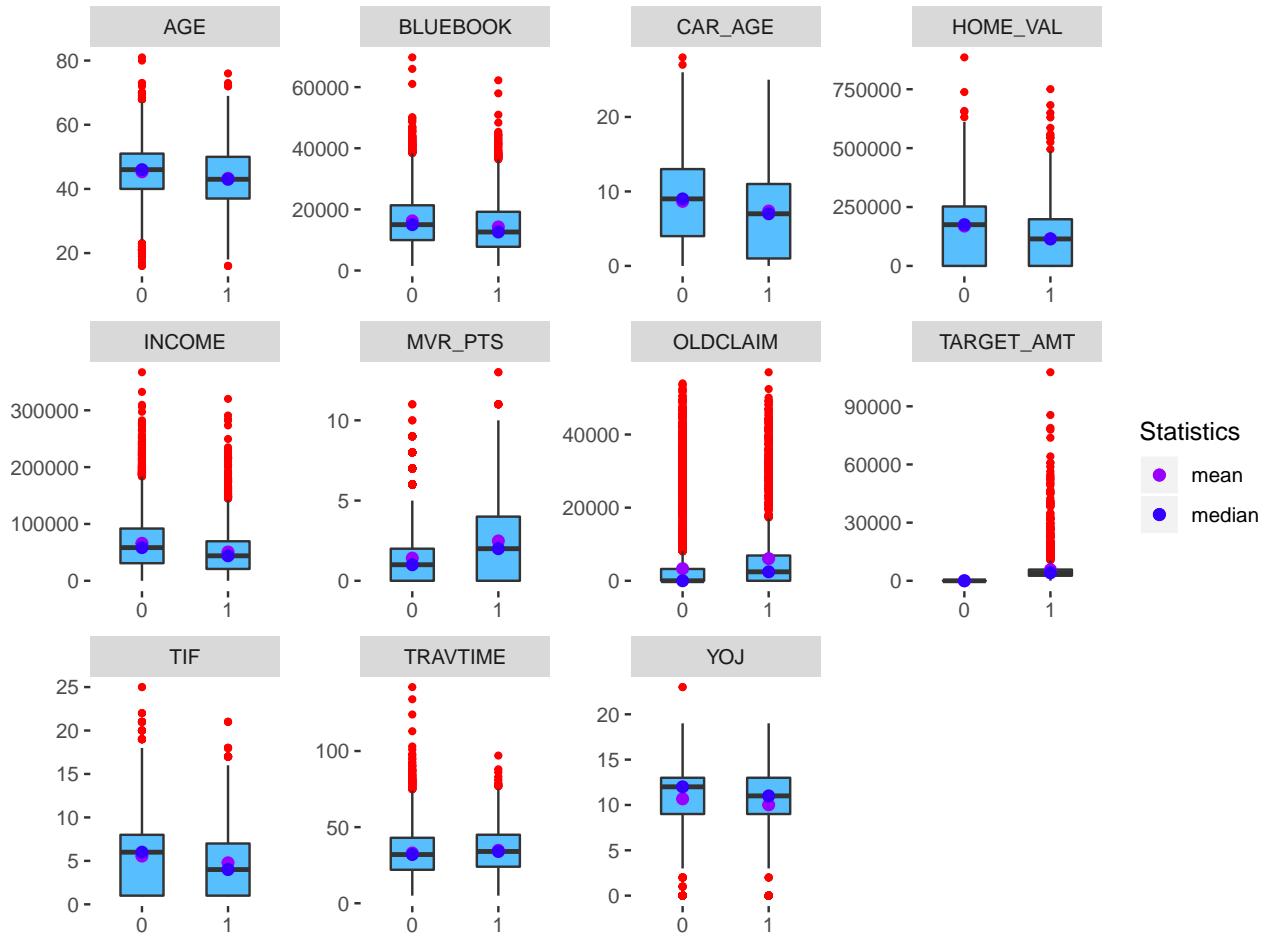


Figure 4: Linear relationship between each numeric predictor and the target

1.2 Linearity

[JO: DON'T THINK THE LOG TRANSFORM DISAMBIGUATES LINEAR RELATIONSHIPS - IF TEAM ALIGNED, WE CAN TRY TO ADD REGRESSION EQUATIONS TO THE FACETS: <https://community.rstudio.com/t/annotate-ggplot2-with-regression-equation-and-r-squared/6112/6>]

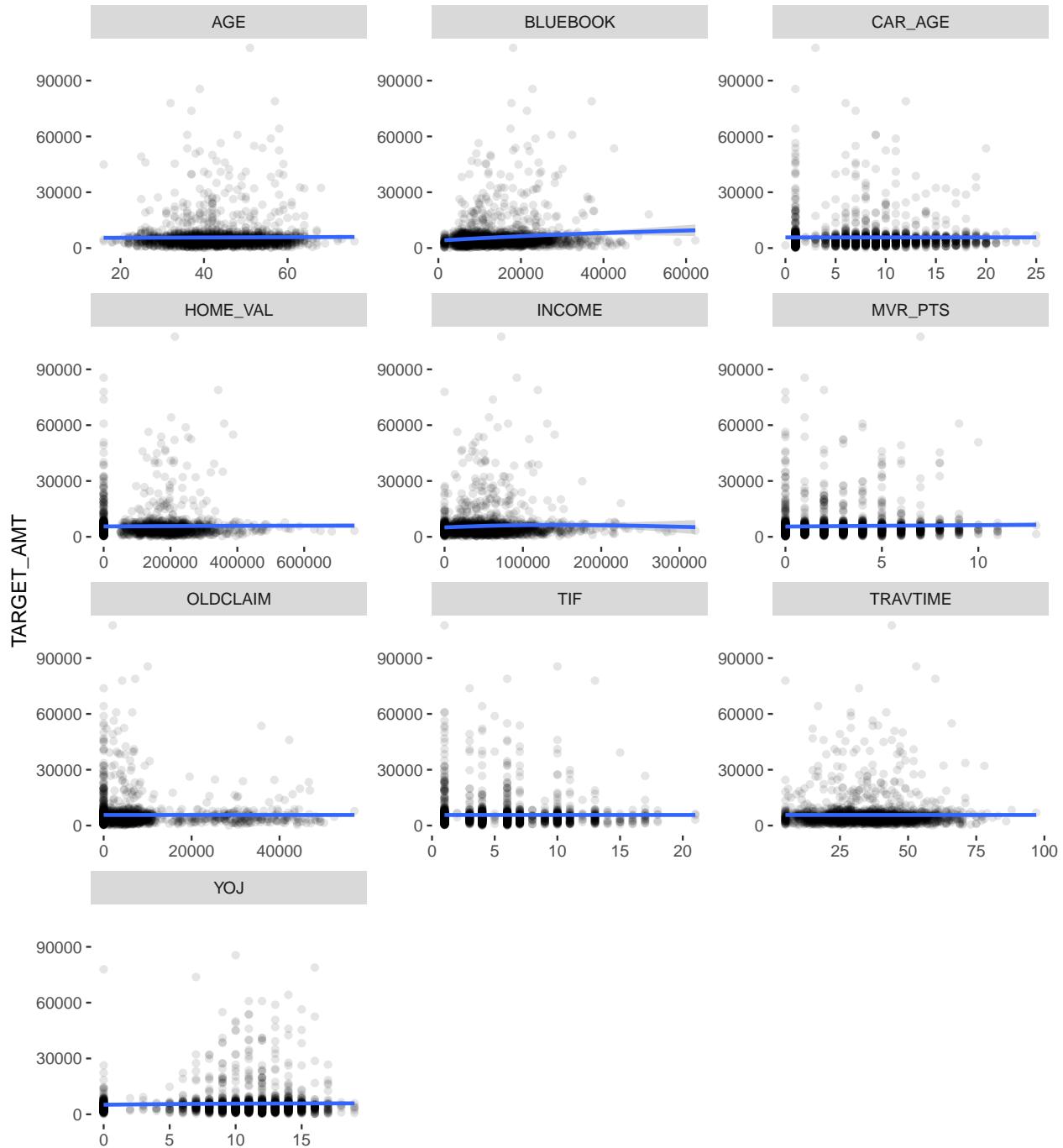


Figure 5: Scatter plot between numeric predictors and the TARGET_AMT

[JO: DON'T THINK THE LOG TRANSFORM HAS HELPED - THINK WE SHOULD ADD]

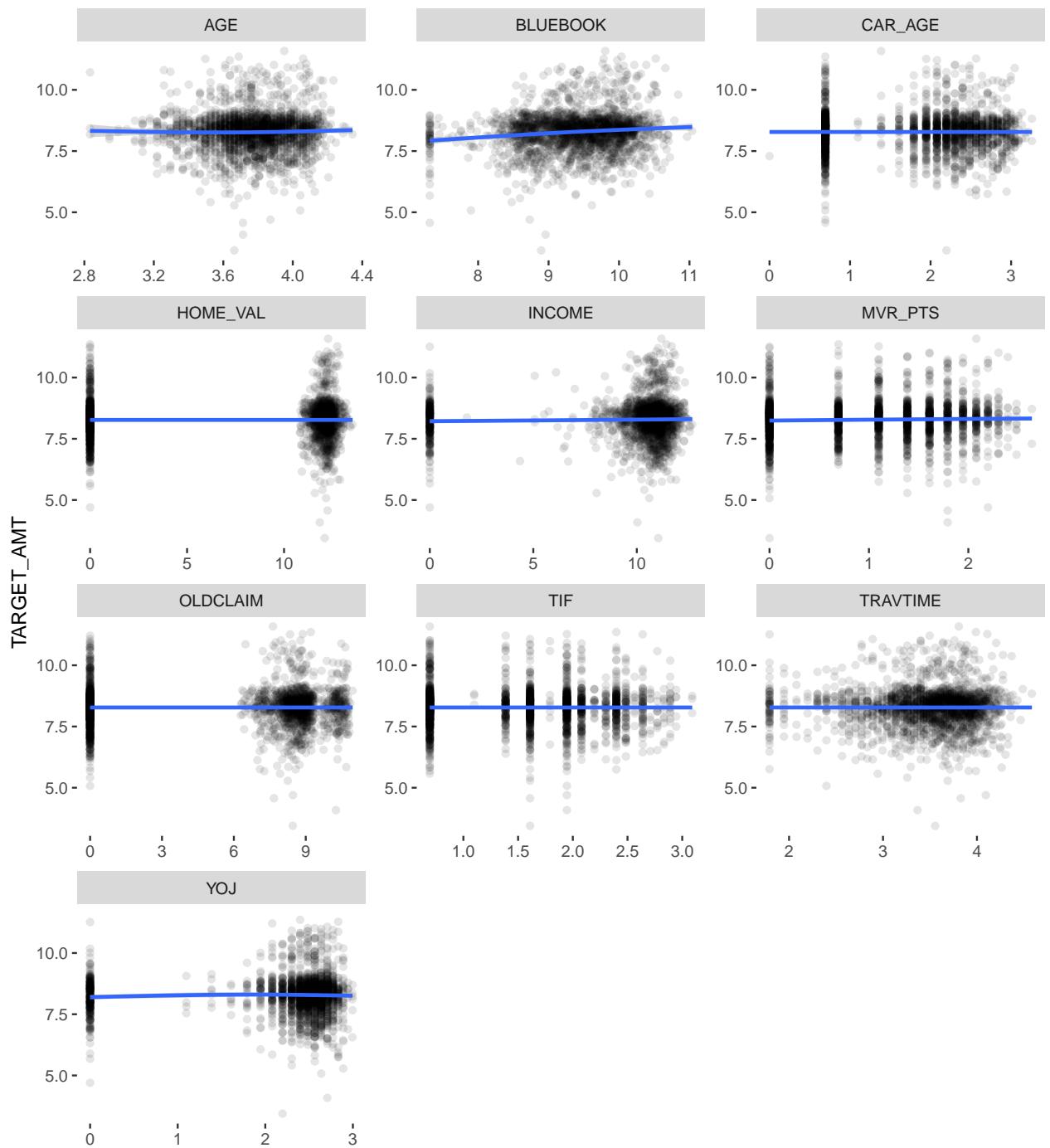


Figure 6: Scatter plot between log transformed numeric predictors and the log transformed TARGET_AMT

1.3 Missing Data

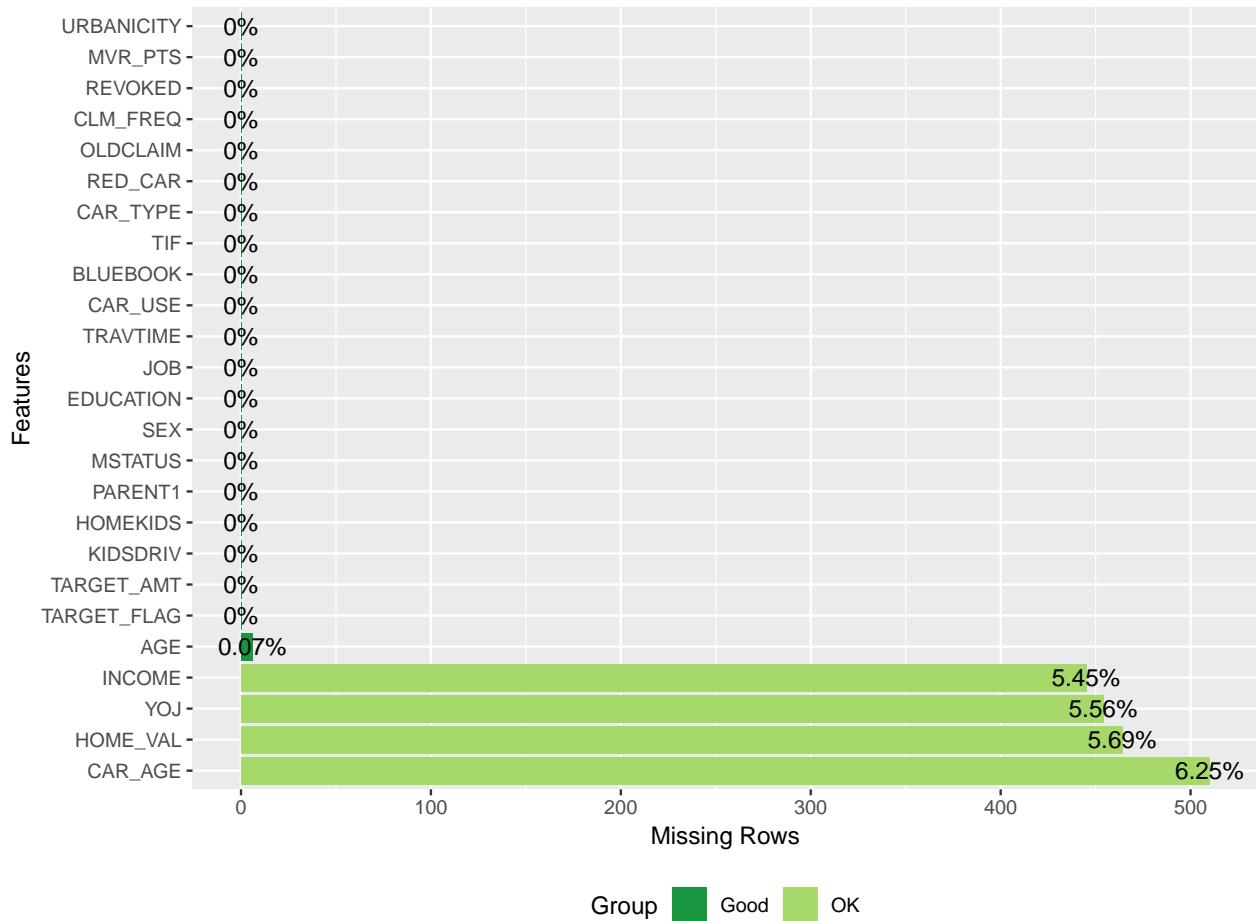


Figure 7: Missing data

A number of variables are missing observations: AGE, INCOME, YOJ, HOME_VAL, CAR_AGE. For AGE, the number is not consequential, but the others range between 5% and 6% of total.

[JO: WHERE DID WE NET OUT ON CHECKING WHETHER THE SAME OBSERVATIONS ARE MISSING THE ABOVE VARIABLES AND WHETHER THEY HAVE ANYTHING IN COMMON I.E. THEY'RE ALL MARRIED, HIGH EARNERS, HOMEOWNERS?]

We will impute missing values when preparing the data for modelling.

2 DATA PREPARATION

2.1 Variable Descriptions

2.1.0.1 KIDSDRV

KIDSDRV is a categorical predictor with values ranging from 0 to 4. It shows heavy skew, with most cars having no kid drivers (value of 0). Judging from the distribution, it appears that having kid driver results in higher probability of making a claim.

2.1.0.2 AGE

AGE presents driver's age and shows a normal distribution centered around 45 years. Looking at the boxplot of age, there does not appear to be a difference in the distribution between whether a claim is made or not. Accordingly, this AGE may not be helpful in determining the probability of making a claim.

2.1.0.3 HOMEKIDS

HOMEKIDS is a predictor describing number of children at home ranging from 0 to 5.

2.1.0.4 YOJ

YOJ is a predictor describing years on job. People who stay at a job for a longer time are believed to be safer drivers. Apart from those who are unemployed (values of 0), YOJ seems to show a normal distribution.

2.1.0.5 INCOME

INCOME is a heavily skewed predictor variable, suggesting that outliers should be treated for modelling.

2.1.0.6 HOME_VAL

HOME_VAL is a home value predictor variable. In theory, home owners tend to drive more responsibly. The difference between owners and renters (values of 0) is visible in the graph.

2.1.0.7 TRAVTIME

TRAVTIME is a predictor variable describing the distance to work. Long drives to work would suggest greater risk of an accident and claim. However, the graph shows a fairly normal distribution, such that this variable may not be helpful in determining the probability of making a claim.

2.1.0.8 BLUEBOOK

BLUEBOOK is a predictor variable describing the value of the car. The boxplot demonstrates that the lower value of the car, the higher chances of making a claim. It is conceivable that higher-priced cars are driven more carefully.

2.1.0.9 TIF

TIF describes how long the customer has been with the insurance company. Plots reveal that the longer the tenure of a policyholder, the lower the likelihood of a claim - i.e. safe drivers tend to remain so.

2.1.0.10 OLDCLAIM

OLDCLAIM is a predictor describing the value of claims made in the past 5 years. It is very heavily skewed as most policyholders do not make claims.

2.1.0.11 CLM_FREQ

CLM_FREQ is a predictor that describes the frequency of claims in the past 5 years. It suggests that those who have made a claim in the past 5 years are more likely to make another claim.

2.1.0.12 MVR_PTS

MVR_PTS is a predictor that describes motor vehicle record points. The rationale is that more traffic tickets suggests less safe driving and a higher likelihood of claims. It appears to be a highly significant variable as seen in boxplots.

2.1.0.13 CAR_AGE

CAR_AGE describes the age of the policyholder's vehicle. One value is -3, which must be an error - this is corrected to 0.

2.1.0.14 PARENT1

PARENT1 indicates whether a policyholder is a single parent. This variable has been factorized and relabeled as NumParents to describe the number of parents.

2.1.0.15 SEX

SEX describes the gender of the driver. This variable has been factorized and relabeled as 'MALE, for which males receive a value of 1 and females a value of 0. It does not appear to be a significant variable in the box plot.

2.1.0.16 MSTATUS

MSTATUS describes the marital status of the policyholder. The rationale is that married people drive more safely. This variable has been factorized and relabeled as Single, for which married policyholders receive a value of 0 and unmarried a value of 1.

2.1.0.17 EDUCATION

EDUCATION describes the education level of the driver. This variable is factorized. It may be correlated with INCOME.

2.1.0.18 JOB

JOB describes the type of job the driver has. This variable is factorized. It may be correlated with INCOME. In theory policyholders with white collar jobs tend to drive more safely.

2.1.0.19 CAR_TYPE

CAR_TYPE describes type of car. This variable is factorized.

2.1.0.20 CAR_USE

CAR_USE describes how the vehicle is used. Commercial vehicles are driven more and may have an elevated probability of accidents and claims. This variable is factorized and relabeled as `Commercial`, for which a value of 0 means private use and a value of 1 means commercial use.

2.1.0.21 RED_CAR

RED_CAR indicates whether the color of the vehicle is red. Red vehicles, especially sports cars, are associated with riskier driving and likelihood of claims. This variable is factorized.

2.1.0.22 REVOKED

REVOKED describes whether a policyholders license has been revoked in the past 7 years. License revocation is associated with riskier driving. This variable is factorized. The boxplot reveals that policyholders who previously lost their license are more likely to file claims.

2.1.0.23 URBANICITY

URBANICITY describes whether driver lives in Urban area or Rural area. This variable has been factorized and relabeled as `URBAN`, for which a value of 0 means rural and a value of 1 means urban.

2.2 Missing values

[JO: THINK WE SHOULD DESCRIBE PURPOSE OF/ NEED FOR VALUE IMPUTATION. MICE IMPUTATION ASSUMES ‘MISSING AT RANDOM’ (MAR), SO THINK WE’LL NEED TO ESTABLISH THAT THIS IS THE CASE.][JO: WHAT’S THE DIFFERENCE BETWEEN THE M AND MAXIT VALUES (1 FOR AGE, 2 FOR OTHERS?)]

To deal with missing data values for the variables `INCOME`, `YOJ`, `HOME_VAL`, and `CAR_AGE` – and to a lesser extent `AGE` – we leveraged the MICE (Multivariate Imputation By Chained Equations) package. The package creates multiple imputations (replacement values) for multivariate missing data using a method based on Fully Conditional Specification, where each incomplete variable is imputed by a separate model. The method can impute mixes of continuous, binary, unordered categorical and ordered categorical, and continuous two-level data; and it can maintain consistency between imputations by means of passive imputation. We inspected the quality of imputed values using multiple diagnostic plots.

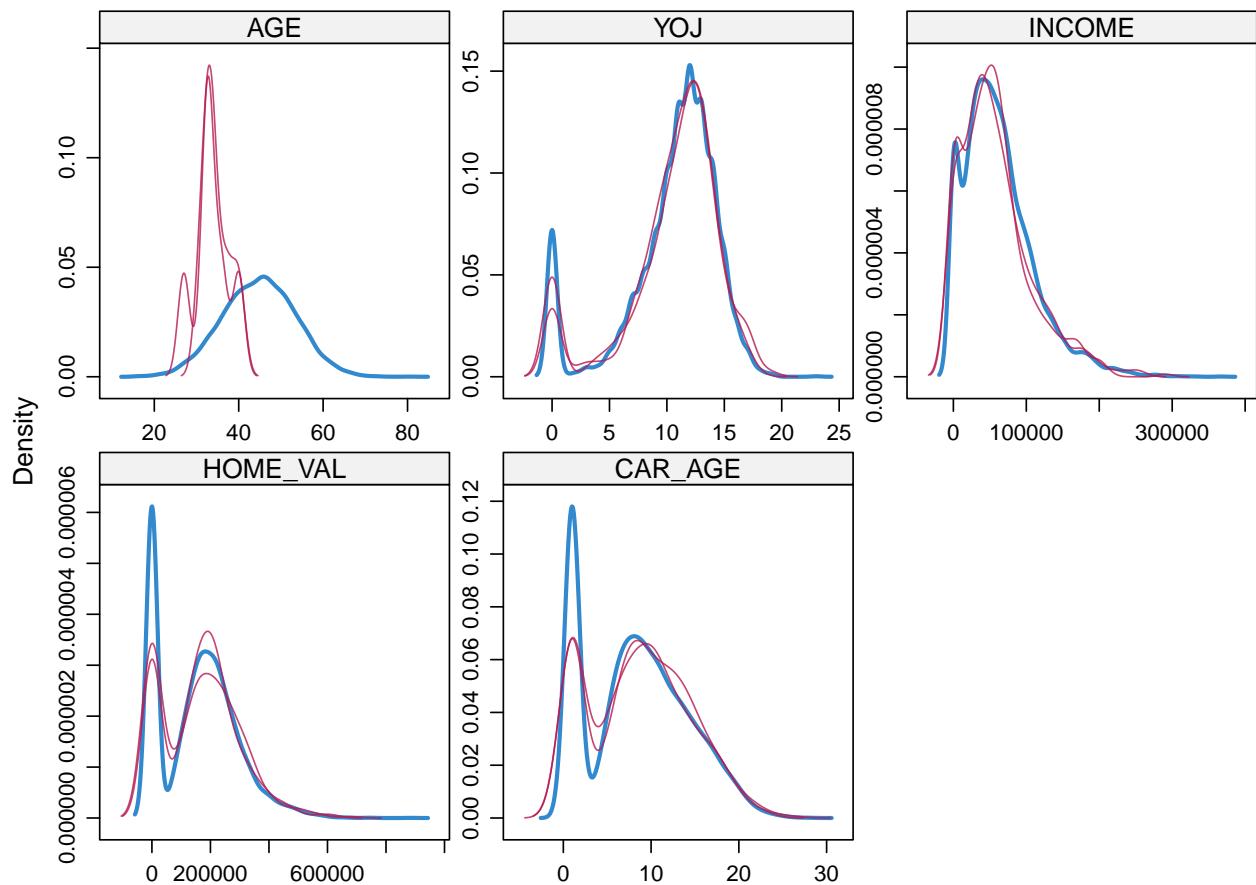
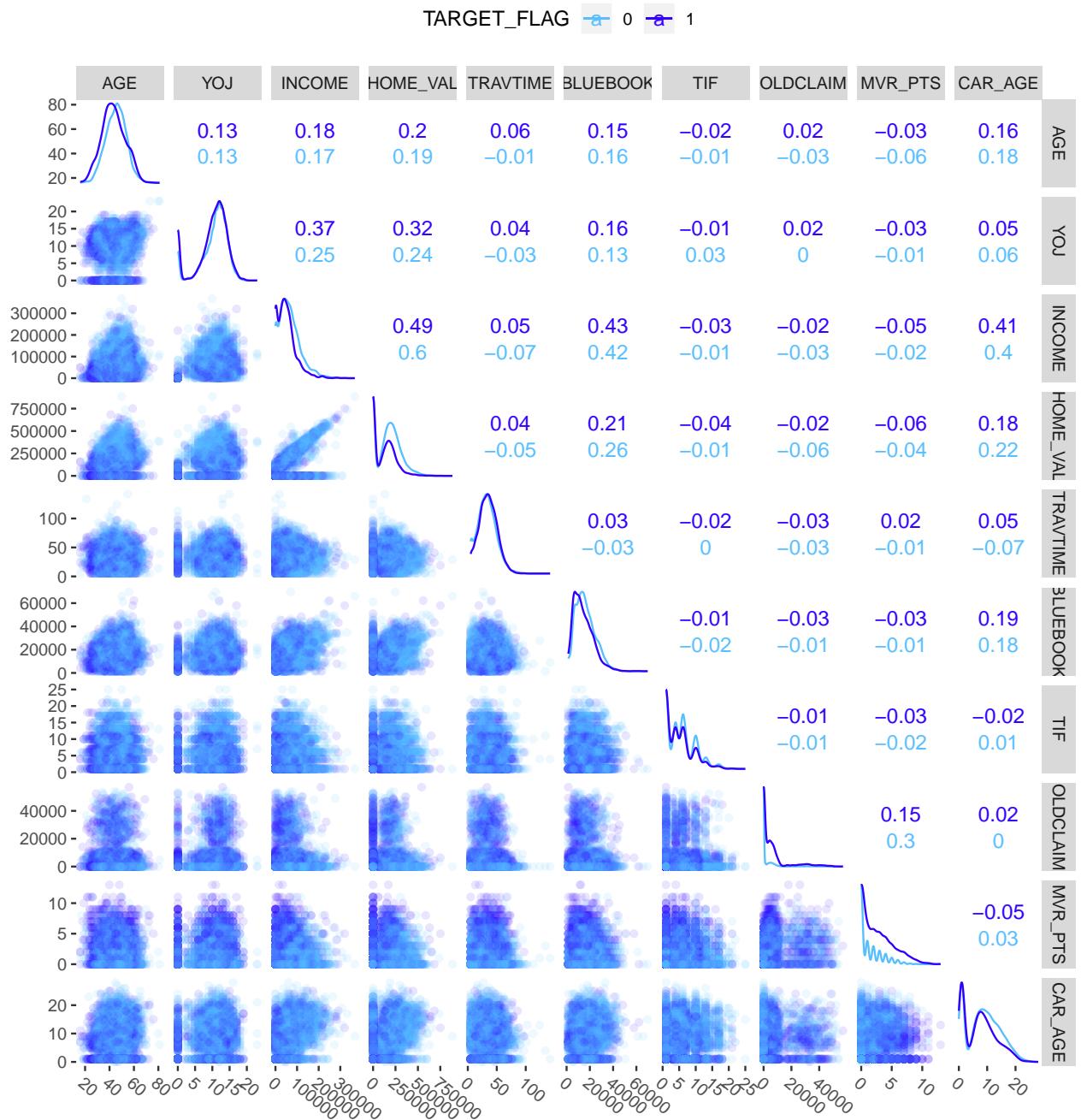
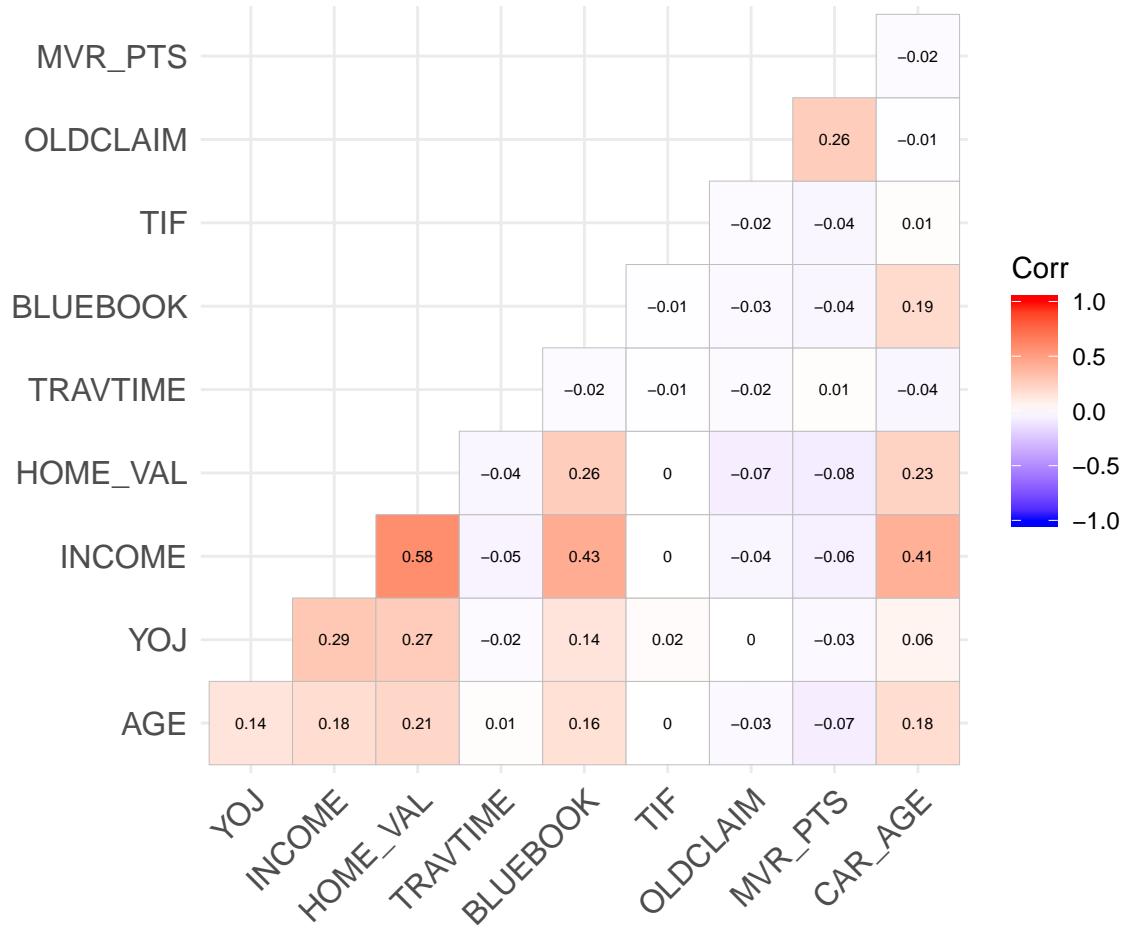


Figure 8: Difference between original and imputed data

The blue and red lines represent the distribution originally known and imputed values respectively. With the exception of AGE, the distribution of the imputed values accords with the distribution of where values are not missing. For those four variables we will use the imputed values. For AGE (only .07 or XX number of cases) we will impute AGE separately using the median imputation.



Unsurprisingly, higher levels of INCOME are found with higher values of YOJ; this also means more income is disposable, which shows correlation with HOME_VAL and BLUEBOOK. Additionally, MVR_PTS shows a relationship with OLDCLAIMS.



3 BUILD MODELS

3.1 Classification Models: Model 1,2,3,4

The first four models take categorical variables as inputs and interpret their contributions to predicting the likelihood of a claim [JO: CONFIRM JUST ‘for new customers’?]. We use `drop` and `MASS:stepAIC` functions to judge which variables to remove, evaluating AIC statistics as we go.

3.1.1 MODEL 1

`__ TARGET_FLAG ~ NumParents+ Male+ EDUCATION+ JOB+ CAR_TYPE+ RED_CAR+ REVOKED+ Urban+ Single+ Commercial __`

For an easily interpretable model aimed at predict TARGET_FLAG, we restrict inputs for Model 1 to categorical variables alone. The AIC metric suggests that the `RED_CAR` variable can be removed.

3.1.2 MODEL 2

`__ TARGET_FLAG ~ KIDSDRV+ AGE+ HOMEKIDS + YOJ+INCOME+HOME_VAL+ TRAVTIME+ BLUEBOOK+ TIF+OLDCLAIM+ CLM_FREQ+ MVR_PTS+ CAR_AGE + PARENT1+ SEX+ EDUCATION+ JOB+ CAR_TYPE+ REVOKED+ URBANICITY+ MSTATUS+ CAR_USE`

As suggested by the Model 1 finding, Model 2 excludes the `RED_CAR` variable. AIC metrics suggest removing `AGE`, `CAR_AGE` and `SEX`.

3.1.3 MODEL 3

`TARGET_FLAG ~ KIDSDRV+ HOMEKIDS + YOJ+INCOME+HOME_VAL+ TRAVTIME+ BLUEBOOK+ TIF+OLDCLAIM+ CLM_FREQ+ MVR_PTS+ PARENT1+ EDUCATION+ JOB+ CAR_TYPE+ REVOKED+ URBANICITY+ MSTATUS+ CAR_USE`

Building on model 2, model 3 excludes `AGE`, `CAR_AGE` and `SEX`.

[RJ: Anybody wants to create classification evaluation table in the select model section for those? – might want to roll back for the data cleaning I had done previously as we need the factorized values to create that matrices.]

3.1.4 Model 4 - Binary logistic model

Model 4 incorporates all explanatory variables plus log transformations of skewed variables: `INCOME`, `TRAVTIME`, `BLUEBOOK`, `OLDCLAIM`, and `AGE` in a binary logistic model refined through backward elimination.

Observations	8161
Dependent variable	TARGET_FLAG
Type	Generalized linear model
Family	binomial
Link	logit

$\chi^2(35)$	2140.47
Pseudo-R ² (Cragg-Uhler)	0.34
Pseudo-R ² (McFadden)	0.23
AIC	7349.49
BIC	7601.75

	Est.	S.E.	z val.	p	VIF
(Intercept)	2.04	0.79	2.57	0.01	NA
KIDSDRV1	0.58	0.11	5.54	0.00	1.15
KIDSDRV2	0.82	0.15	5.40	0.00	1.15
KIDSDRV3	0.98	0.30	3.25	0.00	1.15
KIDSDRV4	1.38	1.12	1.23	0.22	1.15
log(AGE)	-0.31	0.16	-2.00	0.05	1.26
YOJ	0.01	0.01	1.30	0.19	2.37
log(INCOME + 0.0000000000000001)	-0.02	0.00	-4.07	0.00	3.23
HOME_VAL	-0.00	0.00	-5.25	0.00	1.75
log(TRAVTIME)	0.41	0.05	7.94	0.00	1.03
log(BLUEBOOK)	-0.32	0.06	-5.87	0.00	1.48
TIF	-0.05	0.01	-7.34	0.00	1.01
log(OLDCLAIM + 0.0000000000000001)	0.01	0.00	6.24	0.00	1.26
MVR_PTS	0.10	0.01	7.09	0.00	1.24
PARENT1Yes	0.37	0.10	3.66	0.00	1.64
EDUCATIONBachelors	-0.41	0.11	-3.75	0.00	7.47
EDUCATIONMasters	-0.33	0.16	-2.04	0.04	7.47
EDUCATIONPhD	-0.30	0.19	-1.53	0.13	7.47
EDUCATIONHigh School	0.03	0.09	0.35	0.73	7.47
JOBClerical	0.49	0.19	2.53	0.01	26.60
JOBDoctor	-0.39	0.27	-1.48	0.14	26.60
JOBHome Maker	0.15	0.21	0.69	0.49	26.60
JOBLawyer	0.16	0.17	0.96	0.34	26.60
JOBManager	-0.51	0.17	-2.99	0.00	26.60
JOBProfessional	0.22	0.18	1.26	0.21	26.60
JOBStudent	0.12	0.22	0.55	0.58	26.60
JOBBlue Collar	0.39	0.19	2.10	0.04	26.60
CAR_TYPEPanel Truck	0.54	0.14	3.76	0.00	2.33
CAR_TYPEPickup	0.58	0.10	5.80	0.00	2.33
CAR_TYPESports Car	0.96	0.11	8.85	0.00	2.33
CAR_TYPEVan	0.65	0.12	5.32	0.00	2.33
CAR_TYPESUV	0.74	0.09	8.57	0.00	2.33
REVOKEYES	0.71	0.08	8.82	0.00	1.01
URBANITYRural	-2.35	0.11	-20.86	0.00	1.14
MSTATUSNo	0.46	0.08	5.62	0.00	1.96
CAR_USEPrivate	-0.75	0.09	-8.18	0.00	2.46

Standard errors: MLE

3.2 Regression Model: Model 5,6

The next two models are multiple linear regression models aimed at predicting the value of claims based on different approaches, including constraining the cases based on TARGET_FLAG (i.e. based on whether or not a

claim was filed) and different approaches to selecting explanatory variables.

3.2.1 Model 5 - Multiple linear regression model

Model 5 is a multiple linear regression model built only on cases with claims where TARGET_AMT is greater than 0. The model is refined using stepwise elimination. [JO: WE SHOULD ADD INTERPRETATION OF T- AND P-VALS]..

Observations	2153
Dependent variable	TARGET_AMT
Type	OLS linear regression
<hr/>	
F(51,2101)	1.50
R ²	0.04
Adj. R ²	0.01

3.2.2 Model 6 - Multiple linear regression model

Model 6 includes is a multiple linear regression model built on all cases - in other words it relaxes the constraint that a claim was filed, and so includes TARGET_AMT values of 0. Any predicted value less than \$100 will be considered 0. [JO: WHY IS THIS?] Forward elimination is used to refine variable selection.

4 SELECT MODELS

5 Appendix

The appendix is available as script.R file in `project4_insurance` folder.

https://github.com/betsyrosalen/DATA_621_Business_Analyt_and_Data_Mining

		Est.	S.E.	t val.	p
(Intercept)		-2748.39	21120.36	-0.13	0.90
KIDSDRV1		379.71	639.54	0.59	0.55
KIDSDRV2		-236.42	857.06	-0.28	0.78
KIDSDRV3		-733.23	1504.06	-0.49	0.63
KIDSDRV4		-674.97	6818.08	-0.10	0.92
log(AGE)		-6862.94	4904.16	-1.40	0.16
AGE		178.06	118.18	1.51	0.13
HOMEKIDS1		28.49	695.60	0.04	0.97
HOMEKIDS2		826.71	681.45	1.21	0.23
HOMEKIDS3		309.98	769.38	0.40	0.69
HOMEKIDS4		521.92	1186.80	0.44	0.66
HOMEKIDS5		205.53	3946.35	0.05	0.96
YOJ		46.09	63.85	0.72	0.47
log(INCOME + 0.000000000000001)		-9.07	23.76	-0.38	0.70
INCOME		-0.01	0.01	-1.26	0.21
log(TRAVTIME)		-313.68	838.43	-0.37	0.71
TRAVTIME		11.48	31.12	0.37	0.71
log(BLUEBOOK)		1015.07	686.49	1.48	0.14
BLUEBOOK		0.04	0.06	0.66	0.51
TIF		-21.76	42.91	-0.51	0.61
log(OLDCLAIM + 0.000000000000001)		-534.94	483.14	-1.11	0.27
OLDCLAIM		0.07	0.04	1.61	0.11
CLM_FREQ1		21333.56	19437.05	1.10	0.27
CLM_FREQ2		20886.98	19434.87	1.07	0.28
CLM_FREQ3		21314.36	19439.45	1.10	0.27
CLM_FREQ4		20870.82	19453.26	1.07	0.28
CLM_FREQ5		20315.04	19738.57	1.03	0.30
MVR_PTS		101.51	71.01	1.43	0.15
CAR_AGE		-103.61	43.85	-2.36	0.02
PARENT1Yes		30.94	676.44	0.05	0.96
SEXF		-1138.26	608.03	-1.87	0.06
EDUCATIONBachelor		375.91	651.75	0.58	0.56
EDUCATIONMasters		1422.22	1103.62	1.29	0.20
EDUCATIONPhD		2862.22	1337.73	2.14	0.03
EDUCATIONHigh School		-394.64	517.11	-0.76	0.45
JOBClerical		246.82	1209.01	0.20	0.84
JOBDoctor		-2551.55	1776.31	-1.44	0.15
JOBHome Maker		-175.69	1309.93	-0.13	0.89
JOBLawyer		226.52	1035.14	0.22	0.83
JOBManager		-871.00	1070.19	-0.81	0.42
JOBProfessional		1060.80	1132.34	0.94	0.35
JOBStudent		-36.23	1316.43	-0.03	0.98
JOBBlue Collar		526.53	1150.84	0.46	0.65
CAR_TYPEPanel Truck		-141.28	1000.97	-0.14	0.89
CAR_TYPEPickup		-70.84	600.81	-0.12	0.91
CAR_TYPESports Car		957.50	757.21	1.26	0.21
CAR_TYPEVan		133.26	773.88	0.17	0.86
CAR_TYPESUV		818.76	676.55	1.21	0.23
REVOKEDYes		-1235.84	531.61	-2.32	0.02
URBANITYRural		-62.29	764.37	-0.08	0.94
MSTATUSNo	20	697.44	469.32	1.49	0.14
CAR_USEPrivate		-438.54	525.54	-0.83	0.40

Standard errors: OLS

Observations	8161
Dependent variable	TARGET_AMT
Type	OLS linear regression

F(51,8109)	12.55
R ²	0.07
Adj. R ²	0.07

	Est.	S.E.	t val.	p	
(Intercept)	-2940.11	6006.37	-0.49	0.62	
KIDSDRV1	607.79	212.58	2.86	0.00	
KIDSDRV2	585.13	303.08	1.93	0.05	
KIDSDRV3	518.28	602.63	0.86	0.39	
KIDSDRV4	-134.41	2377.30	-0.06	0.95	
log(AGE)	-39.22	316.19	-0.12	0.90	
HOMEKIDS1	140.49	209.15	0.67	0.50	
HOMEKIDS2	225.40	204.47	1.10	0.27	
HOMEKIDS3	60.28	240.39	0.25	0.80	
HOMEKIDS4	72.16	396.93	0.18	0.86	
HOMEKIDS5	437.67	1276.10	0.34	0.73	
YOJ	18.22	18.84	0.97	0.33	
log(INCOME + 0.0000000000000001)	-13.00	7.49	-1.74	0.08	
INCOME	-0.00	0.00	-2.18	0.03	
HOME_VAL	-0.00	0.00	-1.16	0.25	
log(TRAVTIME)	191.61	221.88	0.86	0.39	
TRAVTIME	5.09	8.50	0.60	0.55	
log(BLUEBOOK)	97.20	212.87	0.46	0.65	
BLUEBOOK	0.01	0.02	0.53	0.59	
TIF	-47.60	12.20	-3.90	0.00	
log(OLDCLAIM + 0.0000000000000001)	-91.75	172.76	-0.53	0.60	
OLDCLAIM	-0.01	0.02	-0.57	0.57	
CLM_FREQ1	4155.17	6950.73	0.60	0.55	
CLM_FREQ2	4035.61	6945.68	0.58	0.56	
CLM_FREQ3	4219.65	6948.61	0.61	0.54	
CLM_FREQ4	4224.96	6963.30	0.61	0.54	
CLM_FREQ5	3942.12	7050.82	0.56	0.58	
MVR PTS	163.67	26.76	6.12	0.00	
CAR AGE	-31.91	12.77	-2.50	0.01	
PARENT1Yes	461.26	217.58	2.12	0.03	
SEXF	-352.56	162.52	-2.17	0.03	
EDUCATIONBachelors	-206.58	206.51	-1.00	0.32	
EDUCATIONMasters	125.82	303.83	0.41	0.68	
EDUCATIONPhD	421.14	361.74	1.16	0.24	
EDUCATIONHigh School	-66.64	172.21	-0.39	0.70	
JOBCLerical	480.68	342.31	1.40	0.16	
JOBDoctor	-521.54	409.01	-1.28	0.20	
JOBHome Maker	184.60	375.30	0.49	0.62	
JOBLawyer	216.11	295.78	0.73	0.47	
JOBManager	-472.63	288.46	-1.64	0.10	
JOBProfessional	445.55	308.89	1.44	0.15	
JOBStudent	109.87	384.54	0.29	0.78	
JOBBlue Collar	491.49	322.31	1.52	0.13	
CAR_TYPEPanel Truck	266.97	283.04	0.94	0.35	
CAR_TYPEPickup	381.46	170.82	2.23	0.03	
CAR_TYPESports Car	1033.80	217.41	4.76	0.00	
CAR_TYPEVan	498.21	213.21	2.34	0.02	
CAR_TYPESUV	754.27	179.60	4.20	0.00	
REVOKEYES	593.79	175.58	3.38	0.00	
URBANITYRural	-1624.11	141.06	-11.51	0.00	
MSTATUSNo	22	599.55	152.00	3.94	0.00
CAR_USEPrivate		-772.64	164.49	-4.70	0.00

Standard errors: OLS